

**Information to identify the case:**

Debtor 1	<u>Ronald Conley Sr.</u>	Social Security number or ITIN	xxx-xx-5271
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jo Anne Conley</u>	Social Security number or ITIN	xxx-xx-9418
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-24785-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Conley Sr.  
aka Ronald Conley

Jo Anne Conley  
aka JoAnne Conley

2/4/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald Conley, Sr.  
Jo Anne Conley  
Debtors

Case No. 16-24785-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 04, 2022

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Conley, Sr., Jo Anne Conley, 522 Fifth Ave, Lindenwold, NJ 08021-3506
aty	+ Bradley J Halberstadt, Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road, Roseville, MN 55113-1100
cr	+ Ajax Mortgage Loan Trust 2021-F, Mortgage-Backed S, PO Box 230579, Tigard, OR 97281-0579
519291801	Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519291802	+ Ajax Mortgage Loan Trust 2021-F, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2021-F c/o Gregory Funding LLC 90074-2334
519258324	+ Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516319000	+ Apex Asset Management, Attn: Bankruptcy Dept., PO Box 5407, Lancaster, PA 17606-5407
516504829	Apex Asset Management, LLC, Virtua Health System - WJ, PO Box 5407, Lancaster, PA 17606-5407
516319001	+ Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571
516319003	+ Borough of Lindenwold, Tax Office, 2001 Egg Harbor Rd., Lindenwold, NJ 08021-1400
516400186	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516319007	+ Cnvrgr Hthcr, 121 Ne Jefferson S, Peoria, IL 61602-1256
516526372	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516319011	+ Ditech Financial, LLC, PO Box 44265, Jacksonville, FL 32231-4265
516319012	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
516319013	+ Experian, PO Box 4500, Allen, TX 75013-1311
516319014	+ Financial Recoveries, 200 East Park Driv, Mount Laurel, NJ 08054-1297
516319017	+ Kennedy Health Systems EMS, PO Box 13704, 30th St Station, Philadelphia, PA 19101-3704
516319018	+ Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
518266476	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518266477	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach, VA 23450-8068
516319025	+ Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
516319026	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516319029	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
516319031	+ Virtua Health Marlton, Mail Processing Center, 2 Brighton Rd, Clifton, NJ 07012-1663
516319032	+ Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: bk@szjlaw.com	Feb 04 2022 20:23:00	Bradley J Halberstadt, Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road, Roseville, MN 55113-1100
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 04 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 04 2022 20:22:00	LOANCARE, LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA

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516506079	EDI: GMACFS.COM	Feb 05 2022 01:23:00	30097-8461 Ally Capital, PO Box 130424, Roseville MN 55113-0004
516318999	+ EDI: GMACFS.COM	Feb 05 2022 01:23:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516319002	+ Email/Text: bk@avant.com	Feb 04 2022 20:23:00	Avant Inc, 640 N Lasalle St, Chicago, IL 60654-3781
516319004	Email/Text: info@chcollects.com	Feb 04 2022 20:23:00	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
516319005	EDI: CAPITALONE.COM	Feb 05 2022 01:23:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
516319006	+ EDI: CAPITALONE.COM	Feb 05 2022 01:23:00	Capital One Bank USA NA, Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
516459942	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 20:34:49	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516319008	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 04 2022 20:34:32	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
516319009	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 04 2022 20:34:33	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
516319015	+ EDI: AMINFOFP.COM	Feb 05 2022 01:23:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
516319016	+ EDI: IRS.COM	Feb 05 2022 01:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516514913	EDI: JEFFERSONCAP.COM	Feb 05 2022 01:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516319019	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2022 20:22:00	Kohl's Department Store, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
516319020	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2022 20:22:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516456662	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2022 20:34:39	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, ( 29603-0587
517223373	Email/PDF: resurgentbknotifications@resurgent.com	Feb 04 2022 20:34:50	LVNV Funding, LLC its successors and assigns as as, PO Box 10587, Greenville, SC 29603-0587
516319021	+ Email/Text: bk@lendingclub.com	Feb 04 2022 20:23:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
516432099	+ EDI: MID8.COM	Feb 05 2022 01:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516319022	Email/Text: info@phoenixfinancialsvcs.com	Feb 04 2022 20:22:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
516319023	Email/Text: info@phoenixfinancialsvcs.com	Feb 04 2022 20:22:00	Phoenix Financial Services, LLC, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
516319024	Email/Text: info@phoenixfinancialsvcs.com	Feb 04 2022 20:22:00	Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236
516514761	+ EDI: JEFFERSONCAP.COM	Feb 05 2022 01:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516319027	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 04 2022 20:22:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695

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516319028	+ EDI: RMSC.COM	Feb 05 2022 01:23:00	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516319030	+ Email/Text: bankruptcydepartment@tsico.com	Feb 04 2022 20:23:00	Transworld Systems Inc, PO Box 15618, Dept 940, Wilmington, DE 19850-5618
516340055	EDI: WFFC.COM	Feb 05 2022 01:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
516319033	+ EDI: WFFC.COM	Feb 05 2022 01:23:00	Wfds/wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517029684	*	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516432100	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516319010	##+	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-F Mortgage-Backed Securities, Series 2021-F, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Thomas G. Egner	on behalf of Joint Debtor Jo Anne Conley tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
Thomas G. Egner	on behalf of Debtor Ronald Conley Sr. tegner@mcdowelllegal.com,

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tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 7